

### **REMARKS/ARGUMENTS**

Claim 1 was amended to clarify that the contactless smart card resides outside of the mobile device. Claims 2-15 remain unchanged. Claims 16-28 were previously withdrawn, as being drawn to a non-elected invention. The election was made without traverse.

The Examiner rejected independent claim 1 under 35 U.S.C. 102(a) as being anticipated by Markkanen et al (US Patent Application Publication U.S. 2003/0189096). The Examiner argued that "Markkanen teaches a wireless mobile device adapted to access a wireless network comprising a subscriber identification module (SIM) card slot (Page 1, [0006] and a contactless smart card reader/writer module electrically connected to said wireless mobile phone via said SIM card slot (Page 2, [0024]) and wherein said contactless smart card reader/writer module is adapted to receive and read information stored in a contactless smart card and transmit said information to an entity via said wireless network (Page 1,[0034], [0006], [0044]; Page 2, [0020-[0024])".

Applicant respectfully disagrees with the Examiner's interpretation of the Markkanen et al system. Referring to FIG. 1 and page 1, [0019] of Markkanen et al, system 10 has a mobile terminal 12 with a smart card 14 arranged therein. The smart card 14 has an antenna 14a, which may be built -in or connected to it through some contacts. The smart card 14 communicates with the mobile terminal 12 through a galvanic interface 16. The smart card 14 also communicates with an external contactless reader 20 through the antenna 14a. On the contrary, the present invention claims a mobile phone having a contactless card reader electrically connected to it via a SIM card slot, i.e., a slot in the mobile phone that is may also be used for receiving a SIM card. In other words, the contactless card reader of the present invention is integrated with the mobile phone via the SIM slot. In the Markkanen et al, system 10, card reader 20 is not connected electrically to the mobile phone. It communicates contactlessly with the SIM card 14 of

the mobile phone 12 via the antenna 14a, but is not electrically connected to the mobile phone 12.

Furthermore, in the present invention the contactless card reader is adapted to receive information from a contactless smart card residing outside of the mobile phone and transmit this information via the phone's wireless network. On the contrary, the smart card 14 of Markkanen et al resides within the phone 12.

Based on the above mentioned differences between Markkanen et al and the present invention, the 102 rejection of claim 1 is overcome.

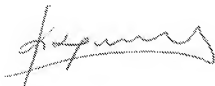
Claims 2-15 depend directly or indirectly upon claim 1 and since claims 1 is patentably distinguishable from the cited prior art they should also be distinguishable from the cited prior art either alone or in combination with any other prior art.

We agree with the Examiner that applications are examined on their recited claim language and co-pending applications in no way influence the allowability of said merits. However, where the claim language of co-pending applications is similar the arguments made for the allowability of one is relevant to the other. Therefore, we would like to reference co-pending application US 10/808,697, entitled "SYSTEM AND METHOD FOR SECURELY STORING, GENERATING, TRANSFERRING AND PRINTING ELECTRONIC PREPAID VOUCHERS" which is a continuation in part of the present application was recently allowed and the Examiner argued in his Reasons for Allowance that connecting a smart card reader/writer module to a mobile phone via a SIM card slot is unique. He also argued that "This particular configuration has the following two advantages: a) universality in the connectivity of the card reader/writer by connecting it to the SIM card slot, rather than to a parallel or serial port of the communication device; and b) secure authentication through the SIM card module of the communication device." Applicant believes that the same arguments are valid in the present case which is a parent case for US 10/808,697.

In view of the above, it is submitted that claims 1-15 are in condition for allowance. Reconsideration of the final rejection is requested and allowance of all claims at an early date is solicited.

If this response is found to be incomplete, or if a telephone conference would otherwise be helpful, please call the undersigned at 617-558-5389

Respectfully submitted,



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I hereby certify under 37 CFR 1.10 that this correspondence is being electronically submitted on the date indicated above and is addressed to the Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450